I claim:

1. A computer-implemented method for providing insurance information across a network, comprising:

    receiving an access code from a user;

    receiving a password from a user;

    determining the user class of the user from the access code and password;

    in the event that the user is an agent, permitting the agent to enter insurance information for an insured;

    storing the insurance information along with the date and time of entry as a record;

    generating an access code and password corresponding to the insured;

    in the event that the user is a holder, permitting the holder to view insurance information for the insured corresponding to the holder's access code and password;

    receiving a set of requirements from the holder; and

    displaying an exception report to the holder, the exception report indicating which of the insured's insurance information violated the set of requirements.

2. The method of claim 1, wherein a holder may enter a plurality of access codes and passwords, each of the plurality of access codes and passwords corresponding to a single insured of a plurality of insureds.

3. The method of claim 2, further comprising:

    permitting the holder to view insurance information for each of the plurality of insureds simultaneously; and

    displaying a compliance report to the holder, the compliance report indicating which of each of the plurality of insureds' insurance information violates the set of requirements.

4. The method of claim 3, wherein the compliance report is presented as a table, the table having one row corresponding to each of the plurality of insureds and one column corresponding to each requirement of the set of requirements.

5. A computer-readable medium containing computer-implemented instructions which, when executed, perform the method of claim 4.

6. A computer-implemented method for retrieving and evaluating insurance information across a network, comprising:

    inputting an access code and password for at least one insured;

receiving at least one insurance record comprised of at least one category of insurance coverage for the at least one insured;

inputting at least one user-specified insurance requirement;

comparing the insurance record to the user-specified insurance requirement; and

displaying the results of the comparison.

7. The method of claim 6, wherein the step of comparing the insurance record to the user-specified insurance requirement comprises:

determining whether the user has specified a coverage minimum for at least one insurance category;

determining from the at least one category of insurance coverage comprising the at least one insurance record whether the at least one insured's coverage meets or exceeds the coverage minimum;

creating a table, the table comprised of at least one row corresponding to each of the at least one insured and at least one column corresponding to each of the at least one categories of insurance coverage, the intersection of the at least one row and at least one column forming at least one cell; and

placing in the at least one cell an indicator corresponding to the results of determining whether the at least one insured's coverage meets or exceeds the coverage minimum.

8. The method of claim 7, wherein the indicator further indicates whether the at least one insured's coverage is cancelled or expired.

9. The method of claim 8, wherein the indicator indicating that the at least one insured's coverage is expired is the date of expiration.

10. A computer-readable medium containing computer-implemented instructions which, when executed, perform the method of claim 9.